

Fill in this information to identify the case:

Debtor 1 John C. Kuhn

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA
(State)

Case number 5:18-bk-05394-MJC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust

Court claim no. (if known): 5-1

Last four digits of any number you use to identify the debtor's account: 7918

Date of payment change: 05/01/2023
Must be at least 21 days after date of this notice

New total payment: \$1,562.93
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 520.07

New escrow payment: \$ 548.71

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current Interest Rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

First Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Lauren Moyer

Signature

Date 03/15/2023

Print:

Lauren Moyer

First name

Middle Name

Last name

Title Attorney for Creditor

Company

Friedman Vartolo LLP

Address

1325 Franklin Avenue, Suite 160,

Number

Street

Garden City

City

NY

State

11530

Zip Code

Contact phone

(212) 471-5100

Email:

bankruptcy@friedmanvartolo.com

JOHN C KUHN
289 NANDINA PL
PHILADELPHIA PA 19116

Analysis Date: March 06, 2023

Final

Property Address: 289 NANDINA PLACE PHILADELPHIA, PA 19116

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from May 2022 to Apr 2023. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information			Current:	Effective May 01, 2023:
Principal & Interest Pmt:			1,014.22	1,014.22
Escrow Payment:			520.07	548.71
Other Funds Payment:			0.00	0.00
Assistance Payment (-):			0.00	0.00
Reserve Acct Payment:			0.00	0.00
Total Payment:			\$1,534.29	\$1,562.93

Escrow Balance Calculation		
Due Date:		Mar 01, 2023
Escrow Balance:		(1,157.63)
Anticipated Pmts to Escrow:		1,040.14
Anticipated Pmts from Escrow (-):		0.00
Anticipated Escrow Balance:		(\$117.49)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,871.98	231.54
May 2022	468.01	520.07		*		2,339.99	751.61
Jun 2022	468.01	520.07		*		2,808.00	1,271.68
Jul 2022	468.01	520.07		*		3,276.01	1,791.75
Aug 2022	468.01	520.07		*		3,744.02	2,311.82
Sep 2022	468.01	520.07		*		4,212.03	2,831.89
Oct 2022	468.01	520.07		*		4,680.04	3,351.96
Nov 2022	468.01	520.07		*		5,148.05	3,872.03
Dec 2022	468.01	520.07		*		5,616.06	4,392.10
Jan 2023	468.01	520.07		*		6,084.07	4,912.17
Jan 2023				2,694.23	* Homeowners Policy	6,084.07	2,217.94
Feb 2023	468.01	520.07	2,200.56		* Homeowners Policy	4,351.52	2,738.01
Feb 2023			3,415.51		* City/Town Tax	936.01	2,738.01
Mar 2023	468.01				*	1,404.02	2,738.01
Mar 2023				3,895.64	* City/Town Tax	1,404.02	(1,157.63)
Apr 2023	468.01			*		1,872.03	(1,157.63)
					Anticipated Transactions	1,872.03	(1,157.63)
Mar 2023		520.07					(637.56)
Apr 2023		520.07					(117.49)
	\$5,616.12	\$6,240.84	\$5,616.07	\$6,589.87			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 5,616.07. Under Federal law, your lowest monthly balance should not have exceeded 936.01 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(117.49)	1,864.46
May 2023	466.13			348.64	2,330.59
Jun 2023	466.13			814.77	2,796.72
Jul 2023	466.13			1,280.90	3,262.85
Aug 2023	466.13			1,747.03	3,728.98
Sep 2023	466.13			2,213.16	4,195.11
Oct 2023	466.13			2,679.29	4,661.24
Nov 2023	466.13			3,145.42	5,127.37
Dec 2023	466.13			3,611.55	5,593.50
Jan 2024	466.13			4,077.68	6,059.63
Feb 2024	466.13	3,895.64	City/Town Tax	648.17	2,630.12
Feb 2024		1,697.87	Homeowners Policy	(1,049.70)	932.25
Mar 2024	466.13			(583.57)	1,398.38
Apr 2024	466.13			(117.44)	1,864.51
	<u>\$5,593.56</u>	<u>\$5,593.51</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 932.25. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 932.25 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (117.49). Your starting balance (escrow balance required) according to this analysis should be \$1,864.46. This means you have a shortage of 1,981.95. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 5,593.51. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	466.13
Surplus Amount:	0.00
Shortage Amount:	82.58
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$548.71</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,480.35 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the original appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

[illegible]

On March 15th, 2023, I, Lauren Moyer, Esq, caused to be served a true copy of the annexed **NOTICE OF PAYMENT CHANGE** by mailing the same by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

Case 5:18-bk-05394-MJC	Doc	Filed 03/15/23	Entered 03/15/23 12:03:44	Desc
	Main Document	Page 7 of 8		

SERVICE LIST

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P.O. Box 315
Pocono Lake, PA 18347
MONROE-PA

Debtor(s)

Timothy B. Fisher, II
Fisher and Fisher Law Offices
PO Box 396
525 Main Street
Gouldsboro, PA 18424

Debtor's Attorney

Jack N Zaharopoulos
Standing Chapter 13
(Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

Trustee

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

Asst. U.S. Trustee